

HELPING YOUR HOME TO SHINE

LEARN ABOUT HOME IMPROVEMENT LOANS

The Bloomington Housing and Redevelopment Authority (HRA) is accepting applications through March 9 for its Home Improvement Deferred Loan Program. Loans of up to \$35,000 are available to Bloomington homeowners. There are no monthly payments. Repayment occurs when the home is sold, transferred or conveyed. Interest is charged at an annual rate of 4 percent of the original loan principal for the first 10 years. No additional interest accrues after 10 years.

A lead risk assessment is required for all homes built before 1978.

The loans help maintain the condition of housing and neighborhoods. Applications are ranked and processed according to the owner’s financial need. Eligible repairs include replacing roofs, electrical, heating and plumbing systems, gutters, windows, doors, insulation, siding, soffits and fascia, exterior painting, and foundation, sidewalk or step repairs.

Ineligible repairs include decorating, additions, finishing basements, remodeling and garage construction.

To apply for a Home Improvement Deferred Loan, you must be the owner-occupant of your home and have sufficient equity to cover the loan amount. Income guidelines apply. See table below.



INCOME GUIDELINES

1	\$45,500
2	\$52,000
3	\$58,500
4	\$65,000
5	\$70,200
6	\$75,400
7	\$80,600
8 or more	\$85,800

Includes all residents of household, related and unrelated, including renters. Subject to change.

Loan applications will be accepted at the HRA office in Bloomington Civic Plaza, 1800 West Old Shakopee Road, until **Friday, March 9**. For more information or to receive an application, visit our website or call the HRA at 952-563-8937.

WEBSITE KEYWORDS: HOME LOANS.

MEET A VOLUNTEER FIREFIGHTER
GETTING TO KNOW JAY FORSTER

Assistant Fire Chief Jay Forster has been a volunteer firefighter in Bloomington for nearly 20 years. A St. Louis Park police sergeant, Forester recently completed the Federal Emergency Management Agency’s Executive Fire Officer Program. The intensive program is designed to provide senior fire officials with a broad perspective on the various facets of fire administration.



Q Why is advanced training so important? *Every fire’s different. In a stressful situation, you refer right back to how you’ve been trained. It also gives you the leadership skills you need to be in higher positions, while the research work can help you both with solving present issues and preventing future ones.*

Q How long have you been with St. Louis Park Police? *I’ve been with St. Louis Park since 1997. It takes up more of my time, but I have a favorable schedule that allows me to have multiple days off in a row each week.*

Q How do you balance work, firefighting and family? *I’m lucky that my full-time job is fairly flexible. It can be difficult to juggle both jobs at the same time, but it is more so for my family. I have a wife and two kids and parents who are all very supportive of what I do. My family is most important to me, so I work very hard to make sure my time is balanced.*

Q Do you have a scariest moment on the job? *Once there was a fire in a garage. We were attacking it through the house and had some issues with the door going from the house to the garage, as well as some issues getting water. For a moment, we were completely surrounded by fire on all sides. We got out of it by closing the door, shutting off the source.*

Q Do you have any hobbies? *During my time off I enjoy taking short camping trips and vacations with my family to the North Shore or Wisconsin Dells. I also enjoy doing work around the house, especially landscaping. I used to play sports, but now I just teach my kids.*



BECOME A VOLUNTEER FIREFIGHTER

Bloomington’s volunteer firefighters include accountants, insurance sales people, computer technicians, mechanics, stay-at-home parents and the self-employed.

Visit our website for more information on making a difference by becoming a volunteer firefighter.

WEBSITE KEYWORDS: FIRE VOLUNTEERS.



THE NATURE OF FIRE
LEARN THE BASICS

According to the U.S. Fire Administration, there were approximately 2,555 deaths and 13,275 serious injuries involving residential fires in 2010.

Bloomington Fire Prevention believes that fire deaths can be reduced by teaching the basic facts about fire. Below are some facts to keep in mind:

- Fire is FAST. In less than 30 seconds a small flame can turn into a major fire and fill a house with black smoke. In minutes, a house can be engulfed in flames.
- Fire is HOT. Heat is more dangerous than flames. A fire’s heat alone can kill. Room temperatures in a fire can be 100 degrees at floor level and rise to 600 degrees at five - six feet above the floor level.
- Fire is DARK. Fire starts bright, but quickly produces black smoke and complete darkness.
- Fire is DEADLY. Smoke and toxic gases kill more people than flames. Fire uses up the oxygen and produces smoke and poisonous gases.

In the event of a fire every second counts, so escape first; then call for help. For more information, contact Fire Marshal Gene Dugal at 952-563-8967 or gdugal@ci.bloomington.mn.us.

WEBSITE KEYWORDS: FIRE PREVENTION.

GROWING SOME GREEN
ANNUAL TREE SALE ADDS HUNDREDS OF TREES TO LANDSCAPE

Each year, the City plants trees in parks and other public areas to ensure that Bloomington’s urban forest continues to be one of the community’s treasures. The City has planted more than 1,000 trees over the last few years. To increase the number of trees on private properties, Park Maintenance holds an annual public tree sale. Based on last year’s sales, 300 trees will be available for purchase this spring.

TREE ORDER FORM

Bloomington residents only. All trees are bare-root, one-and-a-quarter to one-and-a-half inches in diameter and cost \$50 each. *Trees are not guaranteed.*

Name _____

Phone _____

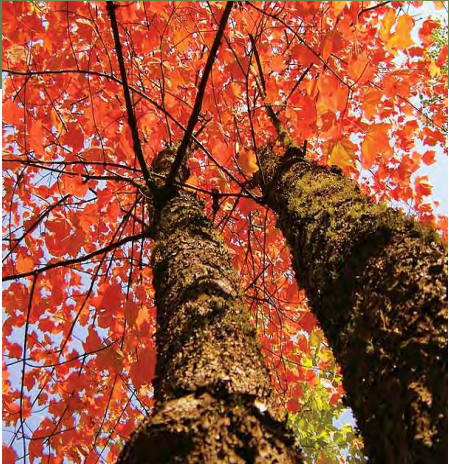
Address _____

Fill in number of each tree type desired. Maximum 5 trees total per household, \$50 each. Check must accompany order.

____ Autumn Blaze red maple	____ Green Mountain sugar maple
____ Hackberry	____ Imperial honeylocust
____ Northwood red maple	____ Prairie Fire crab apple
____ River birch	____ Snowdrift crab apple

Total trees X \$50 ea. = \$ Total cost

Pick up trees at 1800 West Old Shakopee Road on **Saturday, May 5, 9 - 11 a.m.**
Send check and form to City of Bloomington, Park Maintenance,
1800 West Old Shakopee Road, Bloomington MN 55431-3027.



The City’s annual tree sale will provide a variety of tree species again this year, including: Autumn Blaze red maple, Green Mountain sugar maple, Hackberry, Imperial honeylocust, Northwood red maple, Prairie Fire crab apple, River birch, and Snowdrift crab apple.

Orders will be filled on a first-come, first-served basis. Trees are not guaranteed. Visit the City’s website for more information and a [printable order form](#).

WEBSITE KEYWORDS: TREE SALE.